



**STEWART TITLE GUARANTY COMPANY**  
**SCHEDULE OF TITLE INSURANCE RATES, MANUAL OF**  
**CLASSIFICATIONS AND RULES AND PLANS RELATING THERETO**  
**FOR TITLE INSURANCE IN THE STATE OF KANSAS**

This manual is for the use of Stewart Title Guaranty Company's ("Stewart" or "Underwriter") Title Insurance Policy Issuing Attorneys and Independent Agents. Any other use or reproduction of this manual is prohibited.

All inquiries concerning the rates and charges for policies of title insurance and other related forms set forth in this manual should be directed to the following:

Pamela Butler O'Brien  
General Counsel  
Stewart Title Guaranty Company  
1360 Post Oak Blvd. Ste. 100-MC#14-1  
Houston, Texas 77056  
[pobrien@stewart.com](mailto:pobrien@stewart.com)

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Stewart Title Guaranty Company (effective 8/12/24)

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## **A. GENERAL PROVISIONS**

This schedule of charges (“Manual”) shall form the remittance basis of title insurance policies (“Policy” or “Policies”) issued by independent agents appointed by Stewart Title Guaranty Company (“Stewart”, “STG” or “Underwriter”) covering real property / lands located in any county in the State of Kansas. This Manual includes all charges as filed by Stewart and approved by the Kansas Insurance Department.

This Manual does not include underwriting requirements for the issuance of Policies.

The charges established herein apply to Policies that are issued for:

- a. Residential real property
- b. Commercial real property
- c. Endorsements
- d. Closing Protection Letters

The policy liability amount (except as to minimum policy charges), should be rounded up to the next higher whole hundred dollars prior to calculating the premium charges.

Examples:

- A policy liability of \$99,999.01 should be rounded up to \$100,000.00.
- A policy liability of \$100,450.00 should be rounded up to \$100,500.00.

Stewart reserves the right to decline any application for the issuance of any of its title insurance products, or an increase in the amount of insurance relative to any product already issued by Stewart.

**B. SCHEDULE OF CHARGES FOR POLICIES**

**1. TITLE INSURANCE PREMIUM (RISK RATE) FOR ALL KANSAS COUNTIES**

Rates listed below should represent a dollar amount per \$1000 of liability written.

**RISK CLASSIFICATIONS**

Description of Risk Amount	Original Title Insurance for Owners and Leasehold Owners Policies	Reissue Title Insurance for Owners and Leasehold Owners Policies	Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies	Original Title Insurance for Loan Policies	Reissue Title Insurance for Loan Policies	Title Insurance for Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt	Title Insurance for Substitution Loans
Up to \$50,000 of Liability Written	\$3.50	\$2.10	\$3.50	\$2.50	\$1.50	\$3.50	\$1.50
Over \$50,000 and up to \$100,000, Add	\$3.00	\$1.80	\$3.00	\$2.00	\$1.20	\$3.00	\$1.20
Over \$100,000 and up to \$500,000 Add	\$2.25	\$1.35	\$2.25	\$1.75	\$1.05	\$2.25	\$1.05
Over \$500,000 and up to \$5,000,000 Add	\$2.00	\$1.20	\$2.00	\$1.50	\$0.90	\$2.00	\$0.90
Over \$5,000,000 and up to \$10,000,000, Add	\$1.75	\$1.05	\$1.75	\$1.35	\$0.81	\$1.75	\$0.81
Over \$10,000,000 and up to \$15,000,000, Add	\$1.50	\$0.90	\$1.50	\$1.25	\$0.75	\$1.50	\$0.75
Over \$15,000,000, Add	\$1.25	\$0.75	\$1.25	\$1.00	\$0.60	\$1.25	\$0.60
Minimum Premium	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

**RISK CLASSIFICATIONS**

<b>Description of Risk Amount</b>	<b>Simultaneous Issue Policies Actual Amount (not per\$1,000)</b>	<b>Title Insurance for Builder/Developer (Subdivision Rates)</b>	<b>Zoning Endorsement #3</b>	<b>Zoning Endorsement #3.1</b>	<b>Home Equity Policy 1/94</b>
<b>Up to \$50,000 of Liability Written</b>	\$10.00	\$2.10	\$1.09	\$1.33	\$1.50
<b>Over \$50,000 and up to \$100,000, Add</b>	\$10.00	\$1.80	\$0.93	\$1.14	\$1.50
<b>Over \$100,000 and up to \$500,000 Add</b>	\$10.00	\$1.35	\$0.62	\$0.76	\$1.50
<b>Over \$500,000 and up to \$5,000,000 Add</b>	\$10.00	\$1.20	\$0.62	\$0.76	\$1.50
<b>Over \$5,000,000 and up to \$10,000,000, Add</b>	\$10.00	\$1.05	\$0.62	\$0.76	\$1.50
<b>Over \$10,000,000 and up to \$15,000,000, Add</b>	\$10.00	\$0.90	\$0.54	\$0.67	\$1.50
<b>Over \$15,000,000, Add</b>	\$10.00	\$0.75	\$0.39	\$0.48	\$1.50
<b>Minimum Premium</b>	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

## **2. COMMITMENTS TO INSURE**

### **A. ALTA Commitments**

The new ALTA commitments adopted by the American Land Title Association on June 17, 2006 are the Alta Commitment Form (6/17/06) (004-UN) and the Alta Plain Language Commitment Form (6/17/06)(245). These commitments should be used when the 2006 Policies will be issued. There is no charge for these forms.

### **B. ALTA Short Form Commitment**

(006-UN) (1/17/04) The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Title Insurance Commitment dated 10/6/82.

(10/16/08) The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. There is no rate change for this product. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

## **3. ORIGINAL CHARGE FOR OWNER'S OR LEASEHOLD POLICIES**

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable and more favorable product and will provide the insured with super coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in your state.

## **4. ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE**

We are submitting the ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03), an amended version of the previously filed and approved ALTA Homeowner's Policy of Title Insurance (10/17/98). The only change in the two forms concerns Covered Risk 12 of the policy. The ALTA Form Committee has modified this covered risk in order to clarify that the policy does not insure against violations of covenants, conditions or restrictions relating to maintenance or repair on the land relating to environmental protection. This is consistent with the general proposition that our policies do not insure the physical condition of the land. The original form was never intended to cover these excluded matters and this added language simply clarifies that original intention. The ALTA Homeowner's Policy of Title Insurance rate shall be 110% of the corresponding original owners policy rate.

## **5. REISSUE CHARGE FOR OWNER'S OR LEASEHOLD POLICIES**

The rate for a title insurance policy issued to a purchaser or lessee of real estate from a person whose title as owner has previously been insured by any company prior to the application for a new policy shall be 60% of the corresponding original issuance rate. (Please refer to the applicable rate tier in section B.1.)

## **6. ORIGINAL CHARGE FOR LOAN POLICIES**

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable and more favorable product and will provide the insured with super coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in your state.

## **7. ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES**

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy and the ALTA Short Form Expanded Coverage Residential Loan Policy will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

## **8. ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES**

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy and the ALTA Short Form Expanded Coverage Residential Loan Policy will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

## **9. ALTA SHORT FORM RESIDENTIAL LOAN POLICY**

The new Short Form Residential Loan Policy One to Four Family was also adopted by the American Land Title Association on June 17, 2006. The policy is an abbreviated short form version of the new 2006 ALTA Loan Policy and has all the terms and provisions of this policy. The policy is designed so that certain ALTA endorsement forms are either included or may be specified by marking a box on the policy. The changes to the 2006 ALTA Short Form Residential Loan Policy are: additional potential endorsements such as the ALTA 14-06; 14.1-06, 14.3-06; and 22-06 for Schedule A; On Schedule B, the deletion of exceptions as to taxes not yet due and payable and to survey matters were removed as they were viewed as no longer necessary. The exception relating to covenants, conditions and restrictions concerning environmental

matters was amended. There will be no rate change for the policy as we are filing this policy using the same basic loan rate presently approved in your state.

#### **10. REISSUE CHARGE FOR LOAN POLICIES**

The rate for a loan title insurance policy issued for an owner of property who has had the title to such property previously insured as owner by any title insurer shall be 60% of the corresponding original issuance rate. (Please refer to the applicable rate tier in section B.1.)

#### **11. ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY**

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) when used in connection with either policy referred to above.

#### **12. ALTA SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY**

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) when used in connection with either policy referred to above

#### **13. SIMULTANEOUS ISSUE TRANSACTIONS**

When an Owner's and Loan Policy(s), covering identical real property with the same policy effective date, the charge for the loan policy(s) will be the fee contained in section B.1. for up to the liability amount of the Owner's Policy. Loan Policy amounts in excess of the Owner's Policy amount shall be calculated by calculating the difference at original issuance rates and adding that amount to the simultaneous flat fee contained in section B.1.

#### **14. CLOSING PROTECTION LETTERS**

There is no charge for the issuance of Closing Protection Letters.

#### **15. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

The ALTA Residential Limited Coverage Mortgage Modification Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

#### **16. ALTA LIMITED PRE-FORECLOSURE POLICY**

If the existing mortgage is not insured by any title insurer, then the original issuance loan policy rates contained in section B.1. shall be calculated based on the original amount of the existing mortgage. If the existing mortgage is insured by any title insurer, then the loan policy reissuance rates contained in section B.1. shall be utilized based on the original amount of the existing mortgage.

#### **17. ALTA U.S. POLICY**

The original owners policy rates contained in section B.1. shall be utilized.



## C. ENDORSEMENTS

### ALTA Endorsements

ALTA Form	Description (Or Form Name)	Filed Rate
3	Zoning	Please refer to section B.1.
3.1	Zoning – Completed Structured	Please refer to section B.1.
3.2	Zoning – Land Under Development	No Charge
3.3	Zoning – Completed Improvement – Non-Conforming Use	No Charge
3.4	Zoning – No Zoning Classification	No Charge
4	Condominium - Assessments Priority	No Charge
4.1	Condominium – Current Assessments	No Charge
5	Planned Unit Development	No Charge
5.1	Planned Unit Development	No Charge
6	Variable Rate Mortgage	No Charge
6.2	Variable Rate-Negative Amortization	No Charge
7.1	Manufactured Housing-Conversion Loan	No Charge
7.2	Manufactured Housing-Conversion Owner's	No Charge
8.1	Environmental Protection Lien	No Charge
8.2	Commercial Environmental Protection Lien	\$50.00
9.3	Covenants, Conditions and Restrictions – Loan Policy	No Charge
9.4		No Charge
9.5		No Charge
10	Assignment	No Charge
10.1	Assignment and Date Down	No Charge
11	Mortgage Modification	\$35.00
11.1	Mortgage Modification with Subordination	No Charge
11.2	Mortgage Modification with Additional Amount of Insurance	No Charge
12	Aggregation-Loan Policy	No Charge
12.1	Aggregation-State Limits-Loan Policy	No Charge
13	Leasehold Owner's	No Charge
13.1	Leasehold Loan	No Charge
14	Future Advance – Priority	\$50.00
14.1	Future Advance – Knowledge	\$50.00
14.2	Future Advance – Letter of Credit	\$50.00
14.3	Future Advance – Reverse Mortgage	\$50.00
15	Non-Imputation – Full Equity Transfer	5% of the basic rate for the owner's policy of title insurance
15.1	Non-Imputation – Additional Insured	5% of the basic rate for the owner's policy of title insurance
15.2	Non-Imputation – Partial Equity Transfer	5% of the basic rate for the owner's policy of title insurance
16	Mezzanine Financing	5% of the basic rate for the owner's policy of title insurance
17	Access and Entry	No Charge

<b>ALTA Form</b>	<b>Description (Or Form Name)</b>	<b>Filed Rate</b>
17.1	Indirect Access and Entry	No Charge
17.2	Utility Access	\$100.00
18	Single Tax Parcel	No Charge
18.1	Multiple Tax Parcels	No Charge
18.2	Multiple Tax Parcel	No Charge
18.3	Single Tax Parcel and ID	No Charge
19	Contiguity – Multiple Parcels	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
19.1	Contiguity – Single Parcel	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
19.2	Contiguity – Specified Parcels	No Charge
20	First Loss – Multiple Parcel Transactions	\$25 for residential property or \$100 for commercial property
22	Location	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
22.1	Location and Map	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
23	Co-insurance	No Charge
23.1	Co-insurance – Multiple Policies	No Charge
24	Doing Business	\$50.00
25	Same as Survey	\$50.00
25.1	Same as Portion of Survey	\$50.00
26	Subdivision	\$50.00
28	Easement – Damage or Enforced Removal	\$50.00
28.1	Encroachments-Boundaries and Easement	No Charge
28.2	Encroachments – Boundaries and Easements – Described Improvements	No Charge
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	No Charge
29	Interest Rate Swap Endorsement – Direct Obligation	No Charge
29.1	Interest Rate Swap Endorsement- Additional Interest	No Charge
29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	No Charge
29.3	Interest Rate Swap Endorsement-Additional Interest-Defined Amount	No Charge
30	One to Four Family Shared Appreciation Mortgage	No Charge

Stewart Title Guaranty Company (effective 8/12/24)

<b>ALTA Form</b>	<b>Description (Or Form Name)</b>	<b>Filed Rate</b>
30.1	Commercial Participation Interest	No Charge
31	Severable Improvements	No Charge
32	Construction Loan	No Charge
32.1	Construction Loan-Direct Payment	No Charge
32.2	Construction Loan-Insured's Direct Payment	No Charge
33	Disbursement Endorsement	No Charge
34	Identified Risk Coverage	No Charge
34.1	Identified Exception and Identified Risk Coverage	No Charge
35	Mineral and Other Subsurface Substances – Building	No Charge
35.1	Mineral and Other Subsurface Substances - Improvements	No Charge
35.2	Mineral and Other Subsurface Substances – Described Improvements	No Charge
35.3	Mineral and Other Subsurface Substances - Development	No Charge
36	Energy Project – Leasehold/Easement – Owner's	No Charge
36.1	Energy Project – Leasehold/Easement – Loan	No Charge
36.2	Energy Project – Leasehold/Easement – Owner's	No Charge
36.3	Energy Project – Leasehold/Easement – Loan	No Charge
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	No Charge
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	No Charge
36.6	Energy Project – Encroachments	No Charge
36.7	Energy Project – Fee Estate – Owner's Policy	No Charge
36.8	Energy Project – Fee Estate – Loan Policy	No Charge
37	Assignment of Rents and Leases	No Charge
38	Mortgage Tax	No Charge
39	Policy Authentication	No Charge
40	Tax Credit – Owner's Policy	No Charge
40.1	Tax Credit – Defined Amount – Owner's Policy	No Charge
41	Water – Building	No Charge
41.1	Water – Improvements	No Charge
41.2	Water – Described Improvements	No Charge
41.3	Water – Land Under Development	No Charge
42	Commercial Lender Group	No Charge
43	Anti-Taint	No Charge
44	Insured Mortgage Recording – Loan	No Charge
45	Pari Passu Mortgage – Loan Policy	No Charge
46	Option	No Charge
47	Operative Law – 2006 Owner's Policy	No Charge
47.1	Operative Law – 2006 Loan Policy	No Charge

<b>ALTA Form</b>	<b>Description (Or Form Name)</b>	<b>Filed Rate</b>
47.2	Operative Law – 2013 Homeowner’s Policy	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Assessments Priority	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Current Assessments	No Charge
	ALTA JR 1	No Charge
	ALTA JR 2	No Charge
	ALTA Limited Pre-Foreclosure Date Down Endorsement	No Charge

### STG Endorsements

STG Form	Description (Or Form Name)	Filed Rate
	Additional Insured Endorsement	No Charge
	Down Date Endorsement for Foreclosure Insurance Policy	No Charge
	General Endorsement	No Charge
	Kansas Arbitration Endorsement	No Charge
	Rate Reduction Endorsement	No Charge
	Secondary Market Endorsement	No Charge
	STG 2021 ALTA Homeowner's Endorsement	No Charge
	STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No Charge
	STG Deletion of PACA-PSA Exclusion	No Charge
	STG Down Date Endorsement	30% of the total premium

## SCHEDULE A

### SPECIAL PRODUCTS AVAILABLE FOR STEWART TITLE GUARANTY COMPANY ISSUANCE IN KANSAS

**I. Secondary Market Short Form Residential Loan Policy One-To-Four Family**

The Policy is available for first lien refinance and first lien home equity loans. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders. The policy has been specifically designed for electronically originated loans and the pricing and cost structure has been designed for a centrally processed, electronically ordered title insurance product.

Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software programs used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family is based on the charges for the loan transaction as indicated as follows for each range set out below:

<b>Range of Liability</b>	<b>Fee</b>
Up to \$300,000.00 of liability written	\$350
Over \$300,000.00 and up to \$500,000.00	\$450
Over \$500,000.00 and up to \$750,000.00	\$550
Over \$750,000.00 and up to \$1,000,000.00	\$650
Over \$1,000,000.00 and up to \$1,500,000.00	\$750

**II. Stewart Master Residential Loan Policy Schedules A&B**

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

The charges for the policy will be as follows:

<b>Range of Liability</b>	<b>Fee</b>
Up to \$25,000 of liability written	\$25
Over \$25,001 and up to \$250,000	\$65
Over \$250,001 and up to \$500,000	\$125

### **III. Modification Guarantee**

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

### **IV. Centralized Processing Loan and Refinance Rate (CPLR)**

The Centralized Processing Loan and Refinance Rate (CPLR) is the fee charged for an ALTA Short Form Residential Loan Policy on existing, improved one-to-four family residential property for loan transactions.

The CPLR applies only when all of the following conditions are met:

1. The residential property is an existing, improved, one-to-four family residence;
2. The order is opened electronically and processed through the title agent's centralized processing department;
3. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
4. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
5. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy;
7. Lender policy premium is inclusive of standard lender endorsements; and
8. In order to offer this rate, an agent or any office thereof offering this rate must have a multi-state presence and has been expressly authorized in writing by the Company.

The charge for the Centralized Processing Loan and Refinance Rate is as follows:

<b>Range of Liability</b>	<b>Fee</b>
Up to and including \$300,000	\$350
Over \$300,000 and up to and including \$500,000	\$450
Over \$500,000 and up to and including \$750,000	\$550
Over \$750,000 and up to and including \$1,000,000	\$650
Over \$1,000,000 and up to and including \$1,500,000	\$750
Over \$1,500,000 and up to and including \$2,000,000	\$950
Over \$2,000,000 and up to and including \$2,500,000	\$1,150
Over \$2,500,000 and up to and including \$3,000,000	\$1,350
Over \$3,000,000 and up to and including \$4,000,000	\$1,750
Over \$4,000,000 and up to and including \$5,000,000	\$2,150

**V. Limited Coverage STG Home Equity Loan Policy (HELP)**

This section applies to Stewart Title Guaranty Company's issuance of the limited coverage STG Home Equity Loan Policy (HELP) on an existing, improved one-to-four family residential property for home equity loan transactions.

HELP applies only when all of the following conditions are met:

1. The lender has either successfully enrolled in the Home Equity Loan Program and entered into a contract with Stewart Title Guaranty Company's Centralized Title Services (CTS) division, or the lender client has signed a Statement of Work which obligates the lender to abide by the rules of the HELP Program;
2. The loan is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family residence;
4. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
5. The order for the STG Home Equity Loan Policy is placed electronically by the insured or the insured's authorized agent;
6. The preliminary report and/or title commitment, if issued, is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
7. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and



8. The lender's title policy issued is a STG Home Equity Loan Policy.

<b>Range of Liability</b>	<b>Fee</b>
Up to and including \$100,000	\$45
Over \$100,000 and up to and including \$250,000	\$65
Over \$250,000 and up to and including \$500,000	\$125